

United States Bankruptcy Court **District of New Jersey**  
Case number: **16-30271-MBK**

12/15

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jovanny Valdez  
 Debtor

Case No. 16-30271-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 21

Date Rcvd: Jan 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2017.

db +Jovanny Valdez, 130 Lewis St., Perth Amboy, NJ 08861-4621  
 cr +THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o Koury Tighe Lapres Bisulca & Sommers,  
 1423 Tilton Road, Suite 9, Northfield, NJ 08225-1857  
 516516054 05 Powerhouse GYM of Linden, 201 Park Ave, Linden, NJ 07036  
 516516056 +Associated Credit Services, 155 Flanders Rd Suite 140, Westborough, MA 01581-1032  
 516460270 BSI Financial Services, 314 South Franklin Street, Dallas, TX 75266  
 516530323 +Cathy Aviles, 632 Colgate Avenue #1, Perth Amboy, NJ 08861-2337  
 516516047 +City of Britain Ct, 27 W Main St, New Britain, Ct 06051-2283  
 516516049 +City of Britain Water Department, 1000 Shuttle Meadow Ave, New Britain, CT 06052-1899  
 516516048 Connecticut Light and Power Company, 85 State House Sq, Hartford, CT 06103  
 516516055 +Convergent Outsourcing, 925 Westchester Ave, White Plains, NY 10604-3507  
 516516052 +Discover Bank, PO BOX 30416, Salt Lake City, UT 84130-0416  
 516530322 +Luz Rodriguez, 632 Colgate Avenue #4, Perth Amboy, NJ 08861-2337  
 516516053 +Midland Funding LLC, 227 W Trade St, Charlotte, NC 28202-1675  
 516530321 +Nelson Aviles, 632 Colgate Avenue #4, Perth Amboy, NJ 08861-2337  
 516460272 +Owen Loan Service, 1661 Worthington Rd., West Palm Beach, FL 33409-6493  
 516516050 Unifund CCR LLC, 106S25 Techwds Cor, Cincinnati, OH 45249

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QDESTRAFFI.COM Jan 25 2017 22:48:00 Daniel E. Straffi, 670 Commons Way, Building I,  
 Toms River, NJ 08755-6431  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 25 2017 23:13:00 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 25 2017 23:12:57 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516460271 +EDI: BANKAMER.COM Jan 25 2017 22:48:00 Bank of America Home Loans, PO Box 15222,  
 Wilmington, DE 19886-5222  
 516516051 +EDI: CHASE.COM Jan 25 2017 22:48:00 Chase Card USA, NA, PO BOX 36520,  
 Louisville, KY 40233-6520

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Daniel E. Straffi, 670 Commons Way, Building I, Toms River, NJ 08755-6431  
 TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 27, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2017 at the address(es) listed below:

Daniel E. Straffi dstraiffi@comcast.net, dstraiffi@ecf.epiqsystems.com  
 Daniel E. Straffi on behalf of Trustee Daniel E. Straffi dstraiffi@comcast.net,  
 dstraiffi@ecf.epiqsystems.com  
 Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
 AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2007-HY7C  
 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-HY7C dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com

TOTAL: 3